

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Wayne Augustine
Debtor

Case No. 19-02416-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: pdf002

Page 1 of 2
Total Noticed: 49

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db
+Anthony Wayne Augustine, 1257 Peggy Drive, Hummelstown, PA 17036-9017
5206665 +AARON'S LEASING, KFJ ENTERPRISES LLC, 2525 PAXTON STREET, HARRISBURG, PA 17111-1034
5206667 ACI, 2420 SWEET HOME ROAD, STE 150, AMHERST, NY 14228-2244
5206668 ALLY FINANCIAL INC, ATT CEO JEFFREY J BROWN, ALLY DETROIT CENTER, DETROIT, MI 48226
5206672 +BK OF MO/TV, 5109 S BROADBAND LANE, SIOUX FALLS, SD 57108-2208
5206676 +CITIZENS BANK, ONE CITIZENS DR, RIVERSIDE, RI 02915-3000
5206678 +CONVERGENT OUTSOURCING INC, 800 SW 39TH STREET, PO BOX 9004, RENTON, WA 98057-9004
5206679 +CREDIT WORLD SERVICES INC, 6000 MARTWAY ST, MISSION KS 66202-3389
(address filed with court: CREDIT WORLD SERVICES INC, 6000 MARTWAY STREET,
SHAWNEE MISSION, KS 66202)
5206680 +DAUPHIN COUNTY DOMESTIC RELATIONS, PO BOX 1295, HARRISBURG, PA 17108-1295
5206687 +JOANNE L AUGUSTINE, 2 MOUNTAIN RAOD, LEWISBERRY, PA 17339-9758
5206688 +LOAN DEPOT, 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610-2808
5206690 +MABT/TOTVISA, 5109 S BROADBAND LANE, SIOUX FALLS, SD 57108-2208
5206691 MDG USA, 3422 OLD CAPITOL TRAIL, PMB# 1993, WILMINGTON, DE 19808-6124
5206694 +NORTH SHORE AGENCY CORRESPONDENCE, PO BOX 9221, OLD BETHPAGE, NY 11804-9021
5206695 +NORTHSTAR LOCATION SERVICES LLC, 4285 GENESEE STREET, CHEEKTOWAGA, NY 14225-1943
5206696 +PAYPAL, BANKRUPTCY NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
5206697 +PAYPAL CREDIT, BANKRUPTCY NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
5206699 +PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222-4747
5206700 +POWER TRAIN GYM, 30 E GRANAD AVENUE #200, HERSHEY, PA 17033-1591
5206701 +REBECCA MAE AUGUSTINE, 1257 PEGGY DRIVE, HUMMELSTOWN, PA 17036-9017
5206702 +REGENCY HILLS CONDO ASSOC, C/O WIX WENGER & WEIDNER, PO BOX 845,
HARRISBURG, PA 17108-0845
5210862 Regency Hills Condominium Unit Owners Assn., c/o Stephen J. Dzurandin, Esquire,
Wix, Wenger & Weidner, PO Box 845, Harrisburg, PA 17108-0845
5206703 SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT, PO BOX 560284, DALLAS, TX 75356-0284
5206705 +TBOM/MILSTNE, PO BOX 8099, NEWARK, DE 19714-8099
5206706 +THE BRADFORD EXCHANGE, 9333 N MILWAUKEE AVENUE, NILES, IL 60714-1392
5206707 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5206708 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751
5206709 +USAA SAVINGS BANK, 10750 MCDERMOTT PWY FWY, SAN ANTONIO, TX 78288-1600
5206710 +VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET,
CLEVELAND, OH 44199-9904
5206711 +WILLIAM AUGUSTINE, 2804 OAKWOOD DRIVE, HARRISBURG, PA 17110-3902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5206666 +E-mail/Text: ed.doyle@accountcontrolsystems.com Jul 15 2019 19:56:36
ACCOUNT CONTROL SYSTEMS, 85 CHESTNUT RIDGE RD, STE 113, MONTVALE, NJ 07645-1836
5206670 E-mail/Text: bnc-applied@quantum3group.com Jul 15 2019 19:56:21 APPLIED BANK,
4700 EXCHANGE COURT, BOCA RATON, FL 33431
5206671 +E-mail/Text: g20956@att.com Jul 15 2019 19:56:26 AT&T MOBILITY,
15901 E SKELLY DRIVE (PHILA), TULSA, OK 74116-2809
5206673 +E-mail/Text: brendar@cameron.edu Jul 15 2019 19:56:37 CAMERON UNIVERSITY, ACCOUNT BILILNG,
2800 WEST GORE BLVD, LAWTON, OK 73505-6320
5206674 +E-mail/Text: cms-bk@cms-collect.com Jul 15 2019 19:55:45 CAPITAL MANAGEMENT SERVICES, LP,
698 1/2 SOUTH OGDEN STREET, BUFFALO, NY 14206-2317
5206675 +E-mail/Text: dehartstaff@pamd13trustee.com Jul 15 2019 19:56:24 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
5206677 E-mail/Text: RVSVCBICNOTICEL@state.pa.us Jul 15 2019 19:55:57 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5206679 E-mail/Text: cws@creditworldservices.com Jul 15 2019 19:55:26 CREDIT WORLD SERVICES INC,
6000 MARTWAY STREET, SHAWNEE MISSION, KS 66202
5206681 E-mail/Text: bankruptcynotices@dcicollect.com Jul 15 2019 19:56:25
DIVERSIFIED CONSULTANTS, INC, PO BOX 551268, JACKSONVILLE, FL 32255-1268
5206682 +E-mail/PDF: pa_dc_ed@navient.com Jul 15 2019 20:02:22 DPT ED/NAVI, PO BOX 9635,
WILKES BARRE, PA 18773-9635
5206683 +E-mail/Text: jstauaffe_BK@ebay.com Jul 15 2019 19:55:49 EBAY INC, PO BOX 2179,
CAROL STREAM, IL 60132-2179
5206684 +E-mail/Text: bknotice@ercbpo.com Jul 15 2019 19:56:13 ERC, PO BOX 57547,
JACKSONVILLE, FL 32241-7547
5206685 +E-mail/Text: bankruptcy@flexshopper.com Jul 15 2019 19:56:46 FLEXSHOPPER, LLC,
2700 NORTH MILITARY TRAIL, STE 200, BOCA RATON, FL 33431-6394
5206686 E-mail/Text: cio.bncmail@irs.gov Jul 15 2019 19:55:41 INTERNAL REVENUE SERVICE - CIO,
PO BOX 7346, PHILADELPHIA, PA 19101-7346
5206689 +E-mail/Text: ebn@ltdfin.com Jul 15 2019 19:55:45 LTD FINANCIAL SERVICES LP,
7322 SOUTHWEST FREEWAY, SUITE 1600, HOUSTON, TX 77074-2134
5206692 +E-mail/Text: unger@members1st.org Jul 15 2019 19:56:35 MEMBERS 1ST FCU, 5000 LOUISE DR,
PO BOX 40, MECHANICSBURG, PA 17055-0040
5206693 +E-mail/Text: bankruptcy@sccompanies.com Jul 15 2019 19:56:43 MONTGOMERY WARD,
1112 7TH AVENUE, MONROE, WI 53566-1364

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5221821 E-mail/Text: bnc-quantum@quantum3group.com Jul 15 2019 19:55:48
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5206704 +E-mail/Text: bankruptcy@sccompanies.com Jul 15 2019 19:55:21 STONEBERRY,
1356 WILLIAMS STREET, CHIPPEWA FALLS, WI 54729-1500
5221708 +E-mail/Text: bankruptcy@sccompanies.com Jul 15 2019 19:55:21 Stoneberry,
c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5206669 ##+ALPHA RECOVERY CORP, 5660 GREENWOOD PLAZA BLVD, STE 101, ENGLEWOOD, CO 80111-2417
5206698 ##+PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor LoanDepot.com, LLC bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Anthony Wayne Augustine karagendronecf@gmail.com,
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
Stephen J Dzurainin on behalf of Creditor Regency Hills Condominium Unit Owners Association
sdzurainin@wwwpalaw.com, dwilliamson@wwwpalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
ANTHONY WAYNE AUGUSTINE
aka Tony Augustine
Debtor

: **CHAPTER 13**
:
: **CASE NO. 1:19-bk-02416**
:
: ☒ **ORIGINAL PLAN**
:
: ☐ **AMENDED PLAN (indicate 1ST, 2ND,**
: **3RD, etc.)**
:
: ☐ **0 Number of Motions to Avoid Liens**
:
: ☐ **0 Number of Motions to Value Collateral**

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

| | | | |
|----------|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> 0 Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> 0 Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$10,800.00, plus other payments and property stated in § 1B below:

| Start mm/yy | End mm/yy | Plan Payment | Estimated Conduit Payment | Total Payment | Total Payment Over Plan Tier |
|----------------|--------------|----------------------|---------------------------------|------------------|------------------------------------|
| 07/2019 | 06/2024 | \$180.00 x 60 months | \$ | | \$10,800.00 |
| | | \$ | \$ | | \$ |
| | | | | | |
| | | | | | |
| | | \$ | \$ | | \$ |
| | | | | Total Payments | \$10,800.00 |

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☒ Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

2. SECURED CLAIMS

A. Pre-Confirmation Distributions. Check one.

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced. \

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

| Name of Creditor | Description of Collateral | Last Four Digits of Account Number |
|---------------------------|---|------------------------------------|
| AARON'S LEASING | Sectional | |
| ALLY FINANCIAL INC | 2018 Hyundai Elantra blue sedan (approx. 19,000 m | 2533 |
| FLEXSHOPPER, LLC | 2 tablets, xbox, playstation | |
| LOAN DEPOT | 1257 Peggy Dr, Hummelstown, PA 17036 | 3907 |
| REGENCY HILLS CONDO ASSOC | 1257 Peggy Dr, Hummelstown, PA 17036 | 7896 |
| SANTANDER CONSUMER USA | 2018 Nissan Altima SL white 4 cyl (approx. 95,000 | 7049 |

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence).

Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

| Name of Creditor | Description of Collateral | Estimated Pre-petition Arrears to be Cured | Estimated Post-petition Arrears to be Cured | Estimated Total to be paid in plan |
|---------------------------|---|--|---|------------------------------------|
| AARON'S LEASING | Sectional | Per allowed proof of claim \$0 estimated | | Per allowed proof of claim |
| ALLY FINANCIAL INC | 2018 Hyundai Elantra blue sedan (approx. 19,000 m | Per allowed proof of claim \$0 estimated | | Per allowed proof of claim |
| FLEXSHOPPER, LLC | 2 tablets, xbox, playstation | Per allowed proof of claim \$0 estimated | | Per allowed proof of claim |
| LOAN DEPOT | 1257 Peggy Dr, Hummelstown, PA 17036 | Per allowed proof of claim \$1,614.00 estimated | | Per allowed proof of claim |
| REGENCY HILLS CONDO ASSOC | 1257 Peggy Dr, Hummelstown, PA 17036 | Per allowed proof of claim \$2,051.74 estimated | | Per allowed proof of claim |
| SANTANDER CONSUMER USA | 2018 Nissan Altima SL white 4 cyl (approx. 95,000 | Per allowed proof of claim \$0 estimated | | Per allowed proof of claim |

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.

2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.

3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

| Name of Creditor | Description of Collateral | Principal Balance of Claim | Interest Rate | Total to be Paid in Plan |
|-----------------------|---|----------------------------|---------------|--|
| ALLY FINANCIAL INC | 2018 Hyundai Elantra blue sedan (approx. 19,000 m | \$ | | No Payments by Debtor; payments to be made by third party. |
| VA MORTGAGE GUARANTEE | 1257 Peggy Dr, Hummelstown, PA 17036 | \$0 | | No Payments on Contingent Claim |

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

| Name of Creditor | Estimated Total Payment |
|-----------------------|--|
| REBECCA MAE AUGUSTINE | Claims for current spousal and child support and for arrearages will be paid outside the plan pursuant to 11 U.S.C. §1322(a)(4). |

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

| Name of Other Party | Description of Contract or Lease | Monthly Payment | Interest Rate | Estimated Arrears | Total Plan Payment | Assume/Reject |
|---------------------|----------------------------------|-----------------|---------------|-------------------|--------------------|---------------|
| AARON'S LEASING | Sectional | \$137.71 | % | \$0 | | Assumed |
| FLEXSHOPPER, LLC | 2 tablets, xbox, playstation | \$ | % | \$0 | | Assumed |

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

☐ plan confirmation.

☐ entry of discharge.

☒ closing of case:

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Secured claims, pro rata.
- Level 5: Priority claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the debtor has not objected.

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- (1) Claim amounts: The amounts of the claims listed in the plan and schedules are estimated amounts and are not admissions by the Debtors as to the amount(s) owed.
- (2) Property surrendered under Section 2 F. shall be surrendered in full satisfaction of creditors' claims.
- (3) Lien Releases.

(a) Personal Property: Upon the satisfaction, completion of cramdown payment, or other discharge of a security interest in a motor vehicle, mobile home, or in any other personal property of this estate in bankruptcy for which ownership is evidenced by a certificate of title, the secured party shall within thirty (30) days after the entry of the discharge order or demand execute a release of its security interest on the said title or certificate, and mail or deliver the certificate or title and release to the Debtor or to the attorney for the Debtor. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.

(b) Real Property: Upon the, completion of cramdown payment, strip off, or other discharge of a security interest in real property, the secured party shall within sixty (60) days after the entry of the discharge order file a satisfaction piece or release of its security interest in the office of the Recorder of Deeds for the county in which the real estate is located. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.

- (4) Confirmation of this Plan shall not bar the Debtor from:

- (a) filing objections to any claims;
- (b) amending his schedules to add a creditor who was omitted from his schedules and to amend this Plan to provide for the treatment of such creditor or any other creditor who failed to timely file a proof of claim;

- (c) seeking to avoid a lien under Section 522 of the Code or seeking the determination of the extent, validity and/or priority of any liens;
- (d) seeking a determination as to the dischargeability of any debt; or
- (e) selling any asset of his free and clear of liens and encumbrances.

/s/ Dorothy L. Mott, /s/ Kara K. Gendron

Dorothy L. Mott, Kara K. Gendron
Attorneys for Debtor(s)

/s/ Anthony Wayne Augustine
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9